

IN THE CLAIMS

1. (currently amended) A method for operating a system for auctioning customer lists to dealers, the system is associated with an entity engaged in a business of providing financing, said method comprising the steps of:

prompting a user to select at least one of a plurality of customer profiles characteristic for each customer included within a plurality of customers;

calculating a probability for each customer of the plurality of customers representing a likelihood that the corresponding customer will respond positively to a product offer, each probability is calculated based on the selected customer characteristic for the corresponding customer and using at least one of an early termination model, and propensity and timing models, wherein the early termination model identifies prepaying customers within a predetermined period of time before the prepaying customers prepay a loan, and wherein propensity and timing models identify inactive customers who have a propensity to purchase the product offer and the timing of the purchase;

calculating for each customer at least one of an expected income from the customer and the timing of purchase of the product based on the calculated probabilities;

grouping customers-customer profiles into distinct lists based upon at least one of the selected profiles-customer characteristic and calculated probabilities; and

prompting product dealers to bid on the customer lists; and

providing financing for the product dealers that successfully bid on the customer lists to the customers on the customer lists that purchase the product.

2. (original) A method according to Claim 1 wherein said step of prompting product dealers to bid further comprises the step of prompting dealers to bid on a customer-by customer basis.

3. (currently amended) A method according to Claim 1 wherein said step of prompting product dealers to bid further comprises the step of prompting dealers to bid on clustered groups of ~~eustomers~~ customer profiles.

4. (original) A method according to Claim 1 wherein said step of prompting product dealers to bid further comprises the step of prompting dealers to bid based on the calculated probabilities for the customers in the list.

5. (currently amended) A method according to Claim 1 wherein said step of grouping ~~eustomers~~ customer profiles further comprises the step of using a clustering analysis to group ~~eustomers~~ customer profiles based on the selected customer characteristics characteristic.

6. (currently amended) A method according to Claim 1 wherein said step of grouping ~~eustomers~~ customer profiles further comprises the step of identifying ~~customer needs~~ potential customers for targeting the product.

7. (currently amended) A method according to Claim 6 wherein said step of identifying ~~customer needs~~ potential customers for targeting the product further comprises the step of accessing a prospect pool database.

8. (currently amended) A method according to Claim 1 wherein said step of calculating ~~a~~ the probability for each customer of the plurality of customers that the corresponding customer will respond positively to the product offer further comprises the step of using ~~at least one of propensity, timing and the propensity and timing model, and a direct response models to calculate model to increase customer response and conversion rates by calculating a second probability for each customer of a subset of the plurality of customers representing the likelihood that the corresponding customer will positively respond to the product offer.~~

9. (currently amended) A system configured to generate customer lists for auctioning, said system associated with an entity engaged in a business of providing financing, said system comprising:

a server;

a network;

at least one computer connected to said server via said network, said server configured to:

prompt a user to select ~~desired~~ at least one customer-profiles, characteristic for each customer included within a plurality of customers;

calculate a probability for each ~~customer~~ of the plurality of customers representing a likelihood that the ~~corresponding~~ customer will respond positively to a product offer, each probability is calculated based on the selected customer characteristic for the corresponding customer and using at least one of an early termination model, and propensity and timing models, wherein the early termination model identifies prepaying customers within a predetermined period of time before the prepaying customers prepay a loan, and wherein propensity and timing models identify inactive customers who have a propensity to purchase the product offer and the timing of the purchase;

calculate for each customer at least one of an expected income from the customer and the timing of purchase of the product based on the calculated probabilities;

group ~~customers~~ customer profiles into distinct lists based upon at least one of the selected-profiles, and customer characteristic and the calculated probabilities;

prompt product dealers to bid on the customer lists; and

enable the business entity to provide financing for the product dealers that successfully bid on the customer lists to the customers on the customer lists that purchase the product.

10. (original) A system according to Claim 9 wherein said server configured to prompt for bids by dealers on a customer-by customer basis.

11. (currently amended) A system according to Claim 9 wherein said server configured to prompt for bids by dealers on clustered groups of ~~customers~~ customer profiles.

12. (original) A system according to Claim 9 wherein said server configured to prompt for bids by dealers based on the calculated probabilities for the customers.

13. (currently amended) A system according to Claim 9 wherein said server configured to utilize a clustering analysis to group ~~customers~~ customer profiles based on the selected customer characteristics characteristic.

14. (currently amended) A system according to Claim 13 wherein said server configured to use the customer profiles groupings to identify ~~customer needs~~ potential customers for targeting a the product.

15. (original) A system according to Claim 14 wherein said server configured with a prospect pool database.

16. (currently amended) A system according to Claim 9 wherein said server configured to utilize ~~at least one of propensity, timing and the propensity and timing models, and a direct response models to calculate model to increase customer response and conversion rates by calculating a second probability for each customer of a subset of the plurality of customers representing the likelihood that the corresponding customer will respond positively to the product offer.~~

17. (currently amended) A computer configured to use at least one of ~~propensity, timing and direct response models~~ an early termination model, and propensity and timing models to generate customer lists for auctioning, said computer including a database of customer data, said computer associated with an entity engaged in the business of providing financing, said computer programmed to:

prompt a user to select at least one of a plurality of customer profiles characteristic for each customer included within a plurality of customers;

calculate a probability for each ~~customer~~ of the plurality of customers representing a likelihood that the ~~corresponding~~ customer will respond positively to a product offer, each probability is calculated based on the selected customer characteristic for the corresponding customer and using at least one of the early termination model, and propensity and timing models, wherein the early termination model identifies prepaying customers within a predetermined period of time before the prepaying customers prepay a loan, and wherein propensity and timing models identify inactive customers who have a propensity to purchase the product offer and the timing of the purchase;

calculate for each customer at least one of an expected income from the customer and the timing of purchase of the product based on the calculated probabilities; and

group ~~customers~~ customer profiles into distinct lists based upon model output; and

enable the business entity to provide financing for the product dealers that successfully bid on the customer lists to the customers on the customer lists that purchase the product.

18. (currently amended) A computer according to Claim 17 programmed to cluster groups of ~~customers~~ customer profiles based upon the selected customer ~~characteristics~~ utilize characteristic utilizing a clustering analysis.

19. (currently amended) A computer according to Claim 18 programmed to use the customer groupings to identify ~~customer needs~~ potential customers for ~~a~~ targeting the product.

20. (currently amended) A computer according to Claim 17 ~~comprising~~ programmed to access a prospect pool database to identify the potential customers.

21. (currently amended) A computer according to Claim 17 programmed to store a bid on at least one of a calculated probability that the customer will respond to ~~a~~ the product offer and a range of calculated probabilities that those customers will respond to ~~a~~ the product offer.

22. (currently amended) A ~~database-computer program embodied on a computer-readable medium~~, said computer program is associated with an entity engaged in a business of providing financing, said computer program comprising at least one code segment that receives data files and then:

prompts a user to select at least one customer characteristic for each customer included within a plurality of customers;

calculates a probability for each of the plurality of customers representing a likelihood that the corresponding customer will respond positively to a product offer, each probability is calculated based on the selected customer characteristic for the corresponding customer and using at least one of an early termination model, and propensity and timing models, wherein the early termination model identifies prepaying customers within a predetermined period of time before the prepaying customers prepay a loan, and wherein propensity and timing models identify inactive customers who have a propensity to purchase the product offer and the timing of the purchase;

calculates for each customer at least one of an expected income from the customer and the timing of purchase of the product based on the calculated probabilities;

stores data corresponding to groups of customer profiles with distinct behavioral clusters;  
and

stores data corresponding to bids received for each grouping of customer profiles;

groups customer profiles into distinct lists based upon at least one of the selected customer characteristic and the calculated probabilities;

prompts product dealers to bid on the customer lists; and

enables the business entity to provide financing for the product dealers that successfully bid on the customer lists to the customers on the customer lists that purchase the product.

23. (currently amended) A ~~database-computer program~~ according to Claim 22 further comprising a database that stores data corresponding to a bid on each individual customer profile.

24. (currently amended) A ~~database-computer program~~ according to Claim 22 further comprising a database that stores data corresponding to a calculated probability of response to an offer.

25. (currently amended) A ~~database-computer program~~ according to Claim 24 further comprising a database that stores data corresponding to a bid on a range of the calculated probabilities of response to ~~an~~ the product offer.

26. (currently amended) A ~~database-computer program~~ according to Claim 24 further comprising instructions for storing data corresponding to a bid on an individual calculated probability of response to an offer.

27. (currently amended) A method for performing an auction of pre-selected customer lists, said auction is associated with an entity engaged in a business of providing financing, said method comprising the steps of:

prompting a user to select, from an electronic user interface, at least one customer characteristic for each customer included within a plurality of customers;

calculating a probability for each of the plurality of customers representing a likelihood that the corresponding customer will respond positively to a product offer, each probability is calculated based on the selected customer characteristic for the corresponding customer and using at least one of an early termination model, and propensity and timing models, wherein the early termination model identifies prepaying customers within a predetermined period of time before the prepaying customers prepay a loan, and wherein propensity and timing models identify inactive customers who have a propensity to purchase the product offer and the timing of the purchase;

requesting, from the electronic interface, that at least one of an expected income from the customer and the timing of purchase of the product be generated for each customer;

requesting, from the electronic interface, that customer profiles be grouped into distinct lists based upon at least one of a selected customer characteristic and calculated probabilities;

~~selecting~~prompting a user to select, from an electronic user interface, at least one grouping of customers customer profiles, based on the selected profiles customer characteristic;

requesting, from the electronic interface, that a list of customers within the groups meeting the selected profiles-characteristic be generated, including ~~a-the probability of response to an offer for each of the plurality of customers that the corresponding customer will respond positively to the product offer;~~ and

requesting, from the electronic interface, that registered dealers upload bids for dealer selected groups of potential customers; and

requesting, from the electronic interface, that financing be provided by the business entity for the product dealers that successfully bid on the customer lists to the customers on the customer lists that purchase the product.

28. (currently amended) A method according to Claim 27 wherein the step of requesting that registered dealers upload bids comprises the step of requesting bids based upon a the probability of response by a customer to an offer for each of the plurality of customers that the corresponding customer will respond positively to the product offer.

29. (original) A method according to Claim 27 wherein the step of requesting that registered dealers upload bids comprises the step of requesting bids on a customer-by-customer basis.

30. (currently amended) A method according to Claim 28 wherein the step of requesting that registered dealers upload bids comprises the step of requesting bids on grouped probabilities of response to ~~an~~ the product offer.

31. (currently amended) A computer-readable medium associated with an entity engaged in a business of providing financing, said computer-readable medium comprising:

at least one record of customer data for each customer included within a plurality of customers;

at least one record of at least one customer characteristic selected by a user for each customer included within a plurality of customers;

a record of a calculated probability for each of the plurality of customers representing a likelihood that the corresponding customer will respond positively to a product offer, each probability is calculated based on the selected customer characteristic for the corresponding customer and using at least one of an early termination model, and propensity and timing models, wherein the early termination model identifies prepaying customers within a predetermined period of time before the prepaying customers prepay a loan, and wherein propensity and timing models identify inactive customers who have a propensity to purchase the product offer and the timing of the purchase;

a record at least one of a calculated expected income from the customer and a calculated timing of purchase of a product for each customer;

a plurality of rules for matching ~~desired-the selected~~ customer ~~profiles-characteristic~~ to the records of customer data;

at least one record corresponding to a list of customers whose customer data matches the ~~desired-profiles selected customer characteristics;~~ and

a record of bids received on said record corresponding to a list of customers; and

a record of financing being provided by the business entity for the product dealers that successfully bid on the customer lists to be provided to the customers on the customer lists that purchase the product.

32. (cancelled)

33. (currently amended) A computer-readable medium according to Claim ~~32~~31 wherein said record corresponding to a list of customers is sorted according to a probability that a customer will respond to ~~an~~the product offer.

34. (currently amended) Apparatus associated with an entity engaged in a business of providing financing, said apparatus comprising:

means for prompting a user to select at least one of ~~a plurality of customer profiles~~characteristic for each customer included within a plurality of customers;

means for calculating a probability for each ~~customer of the plurality of customers~~representing a likelihood that the corresponding customer will respond positively to a product offer, each probability is calculated based on the selected customer characteristic for the corresponding customer and using at least one of an early termination model, and propensity and timing models, wherein the early termination model identifies prepaying customers within a predetermined period of time before the prepaying customers prepay a loan, and wherein propensity and timing models identify inactive customers who have a propensity to purchase the product offer and the timing of the purchase;

means for calculating for each customer at least one of an expected income from the customer and the timing of purchase of the product based on the calculated probabilities;

means for grouping ~~customers~~customer profiles into distinct lists based upon at least one of the selected ~~profiles~~customer characteristic and calculated probabilities;~~and~~

means for prompting product dealers to bid on the customer lists; and

means for providing financing by the business entity for the product dealers that successfully bid on the customer lists to the customers on the customer lists that purchase the product.

35. (original) Apparatus according to Claim 34 further comprising means for prompting for bids by dealers on a customer-by-customer basis.

36. (currently amended) Apparatus according to Claim 34 further comprising means for prompting for bids by dealers on clustered groups of ~~customers~~ customer profiles.

37. (original) Apparatus according to Claim 36 further comprising means for prompting for bids by dealers based on the calculated probabilities for the customers in the list.

[40]~~38~~.(currently amended) Apparatus according to Claim 35 further comprising means for accessing a database of grouped-~~customers~~ customer profiles.

[41]~~39~~.(currently amended) Apparatus according to Claim 35 further comprising means for grouping the ~~customers~~-customer profiles using ~~at least one of propensity, timing and the propensity and timing model, and a direct response models model to increase customer response and conversion rates by calculating a second probability for each customer of a subset of the plurality of customers representing the likelihood that the corresponding customer will positively respond to the product offer.~~

[42]~~40~~.(currently amended) A database for auctioning customer lists to dealers, said database associated with an entity engaged in a business of providing financing, said database comprising:

a data field including data corresponding to at least one user selected customer characteristic for each customer included within a plurality of customers;

a data field including data corresponding to a calculated probability for each of the plurality of customers representing a likelihood that the corresponding customer will respond positively to a product offer, each probability is calculated based on the selected customer characteristic for the corresponding customer and using at least one of an early termination model, and propensity and timing models, wherein the early termination model identifies prepaying customers within a predetermined period of time before the prepaying customers

prepay a loan, and wherein propensity and timing models identify inactive customers who have a propensity to purchase the product offer and the timing of the purchase;

a data field including data corresponding to a-the probability of-purchase-for-potential customers for each of the plurality of customers to respond positively to the product offer;-and

a data field including data, for each customer, corresponding to at least one of a calculated expected income from the customer and the calculated timing of purchase of a product based on the calculated probabilities;

a data field including data corresponding to customer profiles grouped into distinct lists based upon at least one of the selected customer characteristic and calculated probabilities;

a data field including data corresponding to bids received for-potential-customers-the customer lists; and

a data field including data corresponding to financing being provided by the business entity for the product dealers that successfully bid on the customer lists to the customers on the customer lists that purchase the product.

[43]41.(currently amended) A database according to Claim 4240 further comprising a data field including data corresponding to a-the grouping of potential-customers-customer profiles according to a-the probability-of-purchase for each of the plurality of customers to respond positively to the product offer.

[44]42.(currently amended) A database according to Claim 4240 further comprising a data field including data corresponding to a range of probabilities of response to an-the product offer.